

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

**Lori J. Bliss aka Lori Jean Bliss  
aka Lori J. Sennett,**

Debtor

**Case No. 5-17-04027  
Chapter 13**

**AMENDED CERTIFICATION OF SERVICE**

I Lisa M. Doran, Esquire, 69 Public Square, Suite 700, Wilkes-Barre, PA 18701  
certify:

That at all times hereinafter mentioned I was at least 18 years of age;

That on the 29th day of March, 2018, I served a copy of the attached *First Amended Plan* and *Notice* on all parties listed on the attached matrix to the address listed thereon by mailing a copy of the same by First Class U S Mail, postage prepaid.

I certify under penalty of perjury that the foregoing is true and correct.

Dated: March 29, 2018

By: /s/ *Lisa M. Doran*

Lisa M. Doran, Esquire

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

**Lori J. Bliss aka Lori Jean Bliss  
aka Lori J. Sennett,**

Debtor

:  
:  
: **Case No. 5-17-04027**  
: **Chapter 13**  
:  
:

**NOTICE**

The confirmation hearing on the First Amended Plan ("Plan") has been scheduled for the Debtor at the following date, time, and location:

Date: May 8, 2018

Time: 9:30 AM

Location: United States Bankruptcy Court  
Max Rosenn Federal Court House  
197 South Main Street  
Wilkes-Barre, PA 18701

The deadline for filing objections to confirmation of the Plan is: **May 1, 2018**

Any objections to confirmation of the plan will be heard at the above-scheduled confirmation hearing. Counsel should be prepared to proceed on any unresolved objections to the plan at this time.

A copy of the Plan is enclosed with this Notice. A copy also may be obtained from the case docket through PACER or from the Bankruptcy Clerk's Office.

Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(a).

Dated: March 29, 2018

Filed by: LISA M. DORAN, ESQUIRE  
Counsel for the Debtor  
69 Public Square, Suite 700  
Wilkes-Barre, PA 18701

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: : CHAPTER 13  
:  
LORI J. BLISS fka LORI J. SENNETT : CASE NO. 5-17-bk-04027  
:  
Debtor(s) :            ORIGINAL PLAN  
:   X   **FIRST AMENDED PLAN**  
: (indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc )  
:            Number of Motions to Avoid Liens  
:            Number of Motions to Value  
:            Collateral

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E. which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 2,044.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total

base plan is \$ see "Total Payments" in chart below plus other payments and property stated in § 1B below:

Start mm/yy	End Mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/2017	10/2022	\$ 510.00	\$0	\$ 510.00	\$ 30,600.00
				Total Payments:	\$ 30,600.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( ) Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*

( X ) Debtor is over median income. Debtor calculates that a minimum of \$ 24,519 must be paid to allowed unsecured creditors in order to comply with the Means Test.

#### **B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0.  
(Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines:

X  No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: If Debtor has any recovery in excess of allowed exemptions related to a 2010 vehicle accident, such nonexempt proceeds will be paid into the plan, except to the extent that the monthly payments paid by the Debtor have already exceeded the liquidation value of the estate.

## 2. SECURED CLAIMS

### A. Pre-Confirmation Distributions. Check one:

☐ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

☒ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment
ONE MAIN FINANCIAL PO BOX 3251 EVANSVILLE, IN 47731-3251	9503	\$ 150.00

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed.R.Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

### B. Mortgages (including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
NATIONSTAR MORTGAGE, LLC	24 Wyoming St, Wilkes-Barre, PA	6105

### C. Arrears (including but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

X   The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322 (b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Est. Pre-petition Arrears to be Cured	Est. Post-petition Arrears to be Cured	Est. Total to be paid in plan
NATIONSTAR MORTGAGE, LLC	24 Wyoming St, Wilkes-Barre, PA	\$ 1,310.33 approx	\$ 0	\$ 1,310.33 approx

**D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc)**

  X   None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced*

**E. Secured claims for which a §506 valuation is applicable. Check one**

       None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

  X   Claims listed in the subsection are debts secured by property not described in §2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent, or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan or Adversary Action
ONE MAIN FINANCIAL	2006 Ford Explorer (non-purchase money lien)	\$3,000.00	5 %	\$ 3,400.00	PLAN

**F. Surrender of Collateral:** *Check one*

  X   None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens *Check one.*

  X   None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

**3. PRIORITY CLAIMS**

**A. Administrative Claims**

1. Trustee Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney fees. Complete only one of the following options:

a. In addition to the retainer of \$\_\_\_\_\_ already paid by the Debtor, the amount of \$\_\_\_\_\_ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$ 285.00 per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R.. 2016-2(b).

3. Other Other administrative claims not included in §§3.A.1 or 3.A.2 above.  
*Check one of the following two lines:*

  X   None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

**B. Priority Claims (including but not limited to, Domestic Support Obligations other than those treated in §3.C below.** *Check one of the following two lines:*

  X   None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines:*

  X   None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

#### 4. UNSECURED CLAIMS

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** Check one of the following two lines:

☐ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

☒ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment
CMC-FCPI EMPLOYEES FEDERAL CREDIT UNION	Co-maker loan specially classified under §1301 & §1322 because of non-Debtor co-signer on consumer loan.	\$ 8,647.09 approx	13.0 %	\$ 11,000.00

**B. Remaining allowed unsecured claims will receive a pro-rate distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines:*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE (Check One)**

( ☒ ) The debtor will seek a discharge pursuant to §1328(a).

( ☐ ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in §1328(f).



## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority, or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:



Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit)

**A. Debtor will file a separate motion to avoid the judicial lien of Cavalry SPV I, LLC which impairs an exemption in the Debtor's real property.**

Dated: 3-28-2018

  
\_\_\_\_\_  
Attorney for Debtor  
  
\_\_\_\_\_  
Lori J. Bliss

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.

Label Matrix for local noticing  
0314-5  
Case 5:17-bk-04027-JJT  
Middle District of Pennsylvania  
Wilkes-Barre  
Thu Mar 29 09:50:32 EDT 2018

Bank of America  
PO Box 9822368  
El Paso, TX 79998

Brian J. Cali, Esquire  
103 E Drinker St  
Dunmore, PA 18512-2431

Capio Partners  
PO Box 4115  
Concord, CA 94524-4115

City of Wilkes-Barre  
PO Box 1324  
Wilkes Barre, PA 18703-1324

Dish Network  
AFNI  
1310 Martin Luther King Dr  
Bloomington, IL 61701-1465

EOS CCA  
Coll: Verizon  
700 Longwater Dr  
Norwell, MA 02061-1624

FBCS  
Coll: PNC Bank  
PO Box 1116  
Charlotte, NC 28201-1116

Geisinger  
100 N Academy Ave  
Danville, PA 17822-9800

Intermountain Medical Group  
610 Wyoming Ave  
Kingston, PA 18704-3787

AES/PHEAA  
PO Box 61047  
Harrisburg, PA 17106-1047

Lori J. Bliss  
24 Wyoming St  
Wilkes Barre, PA 18702-4430

CMC FCPI Employees FCU  
415 Colfax Ave  
Scranton, PA 18510-2362

Capital One/Alliance One  
PO Box 3111  
Southeastern, PA 19398-3111

Credit Protection Association LP  
Coll: Service Electric Cable TV  
13355 Noel Rd # S62100  
Dallas, TX 75240-6837

(c)LISA M. DORAN  
DORAN & DORAN, P.C.  
67-69 PUBLIC SQ STE 700  
WILKES BARRE PA 18701-2515

Encompass Insurance Co of America  
Credit Collection Services  
PO Box 448  
Norwood, MA 02062-0448

FMS, Inc.  
PO Box 707600  
Tulsa, OK 74170-7600

Hayt Hayt & Landau LLC  
2 Industrial Way W  
Eatontown, NJ 07724-2279

McCarthy Burgess & Wolff  
Coll: Verizon  
26000 Cannon Rd  
Cleveland, OH 44146-1807

BOSTON PORTFOLIO ADVISORS as servicer  
for PNC Bank, N.A.  
C/O Weltman, Weinberg & Reis Co., L.P.A.  
P.O. Box 93784  
Cleveland, OH 44101-5784

Bliss Lori J  
24 Wyoming St  
Wilkes Barre, PA 18702-4430

CW Nexus Credit Card Holdings 1, LLC  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

Cavalry SPV I LLC/CitiBank NA  
500 Summit Lake Dr Ste 400  
Valhalla, NY 10595-1340

Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036-8625

(c)DORAN & DORAN PC  
67-69 PUBLIC SQ STE 700  
WILKES BARRE PA 18701-2515

Enhanced Recovery Co  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

Federal Loan Servicing  
PO Box 69184  
Harrisburg, PA 17106-9184

Highgate - Galleria  
PO Box 547C  
Lake Harmony, PA 18624-0820

Peter E Meltzer  
Weber Gallagher Simpson Stapleton Fires  
2000 Market Street, 13th Floor  
Philadelphia, PA 19103-3204

Merrick Bank  
PO Box 9201  
Old Bethpage, NY 11804-9001

Midland Credit Management, Inc.  
PO Box 60578  
Los Angeles, CA 90060-0578

Midland Funding LLC  
PO Box 2011  
Warren, MI 48090-2011

MiraMed Revenue Group  
Coll: Geisinger  
991 Oak Creek Dr  
Lombard, IL 60148-6408

Misericordia University  
Student Financial Services  
301 Lake St  
Dallas, PA 18612-7752

NCB Management Services Inc.  
PO Box 1099  
Langhorne, PA 19047-6099

National Recovery Agency  
PO Box 67015  
Harrisburg, PA 17106-7015

(p)NATIONSTAR MORTGAGE LLC  
PO BOX 619096  
DALLAS TX 75261-9096

Nationstar Mortgage LLC  
Nationstar Mortgage LLC  
ATTN: Bankruptcy Dept  
PO BOX 619094  
Dallas, TX 75261-9094

Nationwide Credit, Inc.  
PO Box 26314  
Lehigh Valley, PA 18002-6314

Northeast Revenue Service  
200 N River St  
Wilkes Barre, PA 18711-1004

ONEMAIN  
P.O. BOX 3251  
EVANSVILLE, IN 47731-3251

ONEMAIN FINANCIAL OF PENNSYLVANIA, INC.  
PO BOX 3251  
EVANSVILLE, IN 47731-3251

One Main Financial  
672 S River St Ste 314  
Plains, PA 18705-1035

PHEAA  
PO Box 61047  
Harrisburg, PA 17106-1047

PHEAA  
PO Box 8147  
Harrisburg, PA 17105-8147

PNC Bank NA  
FBCS Inc.  
330 S Warminster Rd Ste 353  
Hatboro, PA 19040-3433

PNC Bank, N.A.  
Boston Portfolio Advisors as Authorized  
Agent for PNC Bank, N.A.  
600 Corporate Drive, Suite 502  
Fort Lauderdale, FL 33334-3662

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Portnoff Law Assoc  
PO Box 3020  
Norristown, PA 19404-3020

Professional Acct Services  
PO Box 188  
Brentwood, TN 37024-0188

Service Electric  
15 J Campbell Collins Dr  
Wilkes Barre, PA 18702-6636

Stabilis Split Rock JV, LLC  
PO Box 547-B  
Lake Harmony, PA 18624-0819

Synchrony Bank/Care Credit  
950 Forrer Blvd  
Kettering, OH 45420-1469

Tek Collect  
Coll: Eye Care Specialists  
PO Box 1269  
Columbus, OH 43216-1269

U.S. BANK NATIONAL ASSOCIATION  
Robertson, Anschutz & Schneid, P.L.  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487-2853

U.S.Department of Education  
C/O FedLoan Servicing  
P.O.Box 69184  
Harrisburg PA 17106-9184

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101-1722

James Peter Valecko  
Weltman Weinberg and Reis Co LPA  
436 Seventh Avenue  
2718 Koppers Building  
Pittsburgh, PA 15219

Verizon  
500 Technology Dr Ste 30  
Weldon Spring, MO 63304-2225

Verizon  
by American InfoSource LP as agent  
PO Box 248838  
Oklahoma City, OK 73124-8838

Verizon  
c/o EOS CCA  
700 Longwater Dr  
Norwell, MA 02061-1624

James Warmbrodt  
701 Market Street Suite 5000  
Philadelphia, PA 19106-1541

Wyoming Valley Sanitary Authority  
PO Box 33A  
Wilkes-Barre, PA 18703

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Nationstar Mortgage  
350 Highland Dr  
Lewisville, TX 75067-4177

Portfolio Recovery Associates, LLC  
120 Corporate Blvd Ste 1  
Norfolk, VA 23502-4952

(d)Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

Addresses marked (c) above for the following entity/entities were corrected  
as required by the USPS Locatable Address Conversion System (LACS).

Lisa M. Doran  
Doran & Doran, P.C.  
69 Public Square, Suite 700  
Wilkes-Barre, PA 18701

Doran & Doran PC  
69 Public Sq Ste 700  
Wilkes-Barre, PA 18701-2588

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Boston Portfolio Advisors as authorized ag

(u)Nationstar Mortgage LLC d/b/a Mr. Cooper

(d)PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

(d)U.S. Bank National Association,  
Robertson, Anschutz & Schneid, P.L.  
6409 Congress Ave. Suite 100  
Boca Raton, FL 33487-2853

(u)U.S. Bank National Association, et. al.

End of Label Matrix  
Mailable recipients 64  
Bypassed recipients 5  
Total 69